

Certificate Number: 03621-PAE-DE-038162263

Bankruptcy Case Number: 18-16627



03621-PAE-DE-038162263

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 6, 2024, at 8:57 o'clock AM EST, Felicia A Owens completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 6, 2024 By: /s/Lashonda Collins

Name: Lashonda Collins

Title: Credit Counselor